Access
News on WCB products, programs, and services
January 2005

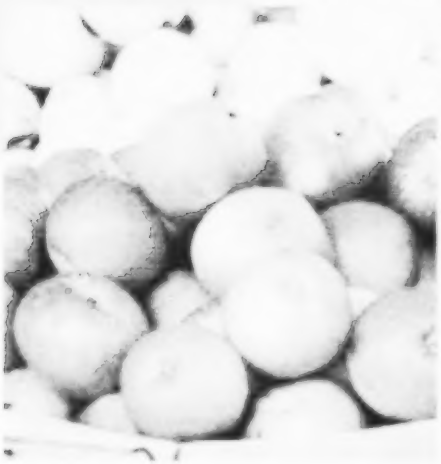
Grouping apples with apples

Customer service key in new approach to claims

The WCB launched a new customer service initiative in October that takes an industry-focused approach to how claims and related health and safety services are allocated among WCB offices. As a result, this may affect which WCB office you deal with for your claims.

Rather than grouping claims by geographic location, as we have in the past, we are now aligning them according to industry. We are also forming industry teams at WCB area offices to support these groupings. For example, all construction claims and related prevention activity in the Lower Mainland will be handled by WCB teams in the North Vancouver office. By grouping claims this way, employers and workers will deal with assigned WCB representatives who know their industry and understand the issues relevant to their specific jobs and worksites.

This decision to group claims by industry was made after consultations with employers and workers. Through surveys and focus groups we heard repeatedly that you want us to provide specialized services that recognize the unique needs and issues in your industry. Grouping claims by industry and developing area office teams that offer integrated claims, prevention, compensation, return-to-work, and related services for specific industries allows us to be more responsive. As specialization grows over time, we will be able to improve and tailor the services we provide to you and your workers.



If you have claims that originated before October 6, these will continue to be handled by the WCB office and staff originally assigned to them. All claims reported after October 6 are being allocated on the basis of industry. If you have questions about this initiative or are unclear about which office is handling your claims and why, please contact the manager of your local WCB office.

For more information on industry grouping, please visit our web site at **WorkSafebc.com**

Could you live on $847 a month?

Personal Optional Protection benefits increased

If you were injured at work last year, $847 is the amount you would have received had you purchased the minimum $1,000 coverage from our Personal Optional Protection (POP) plan. For most people, that's simply not enough to make ends meet. The WCB recognizes this, and we want to ensure that all our customers can meet their basic living expenses should an injury occur. That's why, effective January 1, 2005, the minimum monthly coverage was increased to $1,500 a month.

POP is the WCB's insurance plan for partners and proprietors who are not covered by the *Workers Compensation Act*. Like worker coverage, POP provides income replacement benefits as well as medical, rehabilitative, and vocational services to people who are injured at work. But unlike worker coverage, POP coverage requires applicants to select the amount of insurance they would like to purchase – an amount that should reflect their actual earnings.

Previously, those who purchased the minimum $1,000 monthly coverage received a monthly net benefit of $847 – an amount well below most people's income or basic living expenses. By boosting the minimum coverage to $1,500, benefits have increased to approximately $1,180 a month so that they are much better aligned with the cost of living in B.C., as they are in most other provinces.

For more information about the changes to Personal Optional Protection, visit **WorkSafebc.com** or contact our Employer Service Centre during regular business hours toll-free at 1 888 922-2768 or 604 244-6181, Monday through Friday.

Discover the value of your workplace insurance

What comes to mind when you think of workers' compensation benefits?

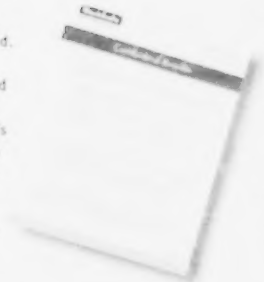
If you're like most people, you probably think of WCB payments to injured workers. While that's definitely one of the benefits of WCB insurance, it's not the only one. There are additional benefits to both workers and employers, which fall under the umbrella of the "historic compromise," an agreement that was forged between employers and workers in 1917 when the WCB was established. Under the agreement, workers gave up their right to sue employers for injuries, illnesses, and diseases sustained in the workplace and, in exchange, employers agreed to fund a no-fault insurance system.

Consider this: elsewhere in the world, workplace injuries often result in lawsuits which can, in extreme cases, bankrupt employers. But because of the agreement to which B.C. employers and workers are bound, workers cannot sue their employers — and no worker can be denied coverage. That's a valuable proposition to everyone involved.

We're on a mission to increase our value to the workers and employers of British Columbia, and recent changes at the WCB have put us in a better position to do so. For instance, instead of separate departments providing prevention, claims, and assessment services, these services have now been streamlined into our new Worker and Employer Services Division.

We're also working to improve our services by offering financial incentives to employers who provide safe workplaces, partnering with industry on initiatives that benefit workers and employers, and increasing access to our services by offering them online and through an automated telephone system. We've also opened a Small Business Contact Centre to provide specialized service to small businesses in the construction industry.

To find out more about the benefits of your WCB coverage, refer to the Certificate of Benefits and brochure you received with your 2005 rate information package. If you have questions about your coverage, feel free to contact us toll-free at 1 888 967-5377 or 604 231-8888, or visit us online at **WorkSafebc.com**.



Maximum wage rate rises for 2005

Workers' earnings are assessable up to a maximum wage per individual in any given year while working for the same employer. This amount, known as the maximum wage rate, is set by the WCB prior to the end of each calendar year.

In 2005, the maximum wage rate is increasing to $61,300 per worker from $60,700 in 2004. The maximum allowable monthly coverage for Personal Optional Protect on goes up to $5,108 from $5,058.

In setting the maximum wage rate, the WCB considers, among other things, the annual average of wages and salaries in B.C. using previous year data from Statistics Canada. The amount by which an individual's earnings exceed the maximum wage is known as "excess earnings," which may be deducted from total earnings to arrive at the assessable payroll for the year.

When reporting your annual payroll, be sure to check the maximum wage rate for the reporting year at **WorkSafebc.com** or on Line "I" of your Employer Payroll and Contract Labour Report.

Now it's easier than ever to do business in B.C.

Registering a business, applying for a business licence, and recording a change of address are now a whole lot easier thanks to B.C.'s online OneStop Business Registry. This newly improved Internet service allows you to complete multiple business applications from one convenient location.

Whether you're starting, changing, or expanding your business, simply log on to OneStop to:

- Register with the WCB of B.C.
- Get a Business Number
- Register your sole proprietorship or general partnership with the B.C. Corporate Registry
- Register with the Canada Revenue Agency for GST/HST, payroll deductions, corporate income tax, and import/export accounts
- Register for provincial sales tax (PST) with the Ministry of Provincial Revenue
- Register for hotel room tax (HRT) with the Ministry of Provincial Revenue
- Apply for one or more municipal business licences with participating municipalities
- Change your business address with many agencies at the same time

OneStop Business Registry is the product of a partnership between the B.C. Ministry of Finance, B.C. Ministry of Provincial Revenue, Canada Revenue Agency, Industry Canada, a number of B.C. municipalities, and the WCB of B.C.

Stringent security measures protect the privacy and confidentiality of your business information.

To find out more, visit **www.bcbusinessregistry.ca** or one of the 100+ OneStop kiosks located throughout B.C.

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This newsletter is also available electronically on the WCB web site at **www.worksafebc.com/publications/newsletters/access/**

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